Case 14-46168 Doc 1 Filed 12/31/14 Entered 12/31/14 09:48:06 Desc Main

Page 1 of 42 B1 (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Infusino, Michael R. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6345 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 531 Bighorn Road Apartment 107 ZIPCODE ZIPCODE Naperville, IL 60563 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Du Page Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Full Filing Fee attached on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\boxtimes$ 25,001-200-999 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 25,000 50.000 100.000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 \$100,001 to More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$0 to \$10,000,001 \$50.001 to \$100,001 to \$500.001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100

\$50,000

\$100,000

\$500,000

to \$1

to \$10

to \$50

to \$500

to \$1 billion

\$1 billion

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B1 (Official Form 1) (4/13) Document Page 2 of 42 FORM B1, Page 2

BI (Official Form 1) (4/13)	lent Page 2 01 42	F	ORM B1, Page 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Michael R. Infus:	ino	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach	n additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE	G V 1	D / Pil-1.	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more th	an one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
<b>NONE</b> District:	Relationship:	Judge:	
District.	Remaining.	Tuuge.	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose de I, the attorney for the petitioner nar have informed the petitioner that [h or 13 of title 11, United States Cod each such chapter. I further certify required by 11 U.S.C. §342(b).	ne or she] may proceed under chaptele, and have explained the relief ava	er 7, 11, 12 nilable under
Exhibit A is attached and made a part of this petition	X /s/ Arthur W. Rum	mmler	12/31/2014
	Signature of Attorney for Debtor(s)	miter	Date
<ul> <li>(Check</li> <li>✓ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the substitution of the parties of the parties of the principal place of the principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in Certification by a Debtor Who</li> </ul>	Exhibit D  In spouse must complete and attach a separate of this petition.  In and made a part of this petition.  In Regarding the Debtor - Venue sek any applicable box)  Is siness, or principal assets in this District than in any other District.  In or partnership pending in this District business or principal assets in the Unite ant in an action proceeding [in a federal this District.  In Resides as a Tenant of Residential	parate Exhibit D.)  It for 180 days immediately  Ed States in this District, or has no	
(Check all a	applicable boxes.)		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complet	te the following.)	
	(Name of landlord that obta	ained judgment)	
	(Address of landlord)		
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during	g the 30-day	
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Mighael B. Tafiraina
	Michael R. Infusino Signatures
	Signatures
Signature(s) of Debtor(s) (Individual/Joint) leclare under penalty of perjury that the information provided in this tition is true and correct.  Spetitioner is an individual whose debts are primarily consumer debts d has chosen to file under chapter 7] I am aware that I may proceed der chapter 7, 11, 12, or 13 of title 11, United States Code, derstand the relief available under each such chapter, and choose to occed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
f no attorney represents me and no bankruptcy petition preparer gns the petition] I have obtained and read the notice required by I U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States dode, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Michael R. Infusino Signature of Debtor	-   X
X Signature of Joint Debtor	(Signature of Foreign Representative)
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	
12/31/2014 Date	(Date)
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
S	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § \$110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Glen Ellyn, IL 60137	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  12/31/2014 Date The a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)  (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	v
declare under penalty of perjury that the information provided this petition is true and correct, and that I have been athorized to file this petition on behalf of the debtor.  the debtor requests the relief in accordance with the chapter of the 11, United States Code, specified in this petition.  X  Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Michael</i> .	R. Infusino		Case No.	
				(if known)
		Debtor(s)		
		Debitor(s)		

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 4) \(\overline{\text{R}}\) (\(\overline{\text{R}}\) (\(\overline{\text{L}}\)) (\(\overline{\text{L}}\)	Doc 1 Filed 12/31/14 Document	Entered 12/31/14 09:48:06 Page 5 of 42	Desc Main
[Must be accompanied by a motion for dete Incapacity. (Define so as to be incapable of re Disability. (Define reasonable effort, to partic	ned in 11 U.S.C. § 109 (h)(4) as impair ealizing and making rational decisions v ed in 11 U.S.C. § 109 (h)(4) as physica	se of: [Check the applicable statement]  ed by reason of mental illness or mental deficiently ith respect to financial responsibilities.);  lly impaired to the extent of being unable, after person, by telephone, or through the Internet.);	
of 11 U.S.C. § 109(h) does not apply in the	nis district.	ermined that the credit counseling requirement	:
I certify under penalty of perjury	y that the information provided abor	e is true and correct.	
Signatur	re of Debtor: /s/ Michael 1	R. Infusino	
Date:	12/31/2014		

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In re Michael R. Infusino	Case No.
Debtor(s)	(if known)

### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

No continuation sheets attached

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

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In re Michael R. Infusino	Case No.		
Debtor(s)	(if known		

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1.	Cash on hand.	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Business Account. Not closed. Overdrawn. Location: In debtor's possession		Unknown
			Chase Checking account Location: In debtor's possession		\$200.00
			Chase Savings Account Location: In debtor's possession		\$0.01
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings consisting of one room of furniture, all in used condition. Lives with family member.  Location: In debtor's possession		\$300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing - one man's wearing apparel, all in used condition. Location: In debtor's possession		\$500.00
7.	Furs and jewelry.	X			

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In re Michael R. Infusino	. Case No.
Debtor(s)	(if knowr

# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Criect)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		ndH /ifeW ointJ	in Property Without Deducting any Secured Claim or
	е	Commun	ityC	Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.		Possible tax refund Location: In debtor's possession		\$2,000.00
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor	X			

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In re Michael R. Infusino	. Case No.
Debtor(s)	(if known

## **SCHEDULE B-PERSONAL PROPERTY**

		(,		T
Type of Property	N o n		ifeW	Deducting any
	е	J Commun	intJ	
primarily for personal, family, or household purposes.		35,,,,,,,	, 0	
25. Automobiles, trucks, trailers and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
	1			

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In re	
Michael R. Infusino	Case No.
Debtor(s)	, (if known

# SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*
(Check one box)	
☐ 11 U.S.C. § 522(b) (2)	
☑ 11 II S C. 8 522(b) (3)	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Chase Checking account	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Possible tax refund	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Page No. <u>1</u> of <u>1</u>			

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re <i>Michael R.</i>	Infusino	,	, <b>(</b>	Case No.	
		Debtor(s)			(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Co-Debtor	of Va HH WN JJ	Lien, and I alue of Prop Husband Wife Joint	Description and Mar		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If A	
		Value:								
	_	Value:						\$ 0.00	\$	0.0
	Co-Debtor	Co-Debtor	of Lien, and I	Value of Property Subject to Lien HHusband WWife JJoint CCommunity  Value:	of Lien, and Description and Market  Value of Property Subject to Lien  HHusband WWife JJoint CCommunity   Value:  Value:	of Lien, and Description and Market  Value of Property Subject to Lien  HHusband WWife JJoint CCommunity  Value:  Value:  Subto	of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity  Value:  Value:  Subtotal	of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity  Value:	of Lien, and Description and Market Value of Property Subject to Lien  H—Husband WWife JJoint CCommunity  Value:  Subtotal \$ \$ 0.00	of Lien, and Description and Market Value of Property Subject to Lien  H-Husband W-Wife J-Joint C-Community  Value:  Subtotal \$\$ \$ 0.00 \$\$

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (04/13) 14-46168 Doc 1 Filed 12/31/14 Entered 12/31/14 09:48:06 Desc Main Document Page 12 of 42

In re Michael R. Infusino

Debtor(s)

Case No.

(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

in the	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts d to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily limer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all nts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with rily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPE	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
_ (	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
_	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
(	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
(	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
_ (	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Ar	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Michael R. Infusino	,	Case No.	
Debtor(s)			(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		J			X		\$ 1,411.00
Creditor # : 1 ACtivity Collection Serv. 664 N. Milwaukee Avenue Prospect Heights IL 60070			Collections Original Creditor - Mark Ligocki, DDS				
Account No:					X		\$ 1,938.00
Creditor # : 2 Advocate Health Care 1901 S. Meyers Villa Park IL 60181			Medical Bills				
Account No:					X		\$ 230.00
Creditor # : 3 American Collections 919 Estes Ct. Schaumburg IL 60193			Collections Original Creditor - Milburn Cain Co. CPA NC				
7 continuation sheets attached	I	1	1	Subt	ota	\$	\$ 3,579.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

In re Michael R. Infusino	,	Case No.
D - I-4/-)		_

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 548S		C			X		\$ 45.95
Creditor # : 4 American Independent Business Coalition 1819 Clarkson Road Suite 301 Chesterfield MO 63017			Association Dues				
Account No: D800					X		\$ 207.71
Creditor # : 5 Apria Healthcare PO Box 802017 Chicago IL 60680-2017			Medical Bills				
Account No:					X		\$ 916.00
Creditor # : 6 ATG Credit 1700 West Cortland Street Ste. 201 Chicago IL 60622			Collections Original Creditor - Naperville Radiologists				
Account No:					X		\$ 316.00
Creditor # : 7 ATG Credit 1700 West Cortland Street Ste. 201 Chicago IL 60622			Collections Original Creditor - Suburban Lung Associates				
Account No: 9944					X		\$ 396.45
Creditor # : 8 Capital One PO Box 6492 Carol Stream IL 60197-6492			Credit				
Sheet No. 1 of 7 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	:o S	chedule of S	Subt	ota Fota		\$ 1,882.11
- , ,			(Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	nmai	y of	

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B6F (Official Form 6F) (12/07) - Cont.

In re Michael R	Infusino	
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Debtor(s)

Case No.\_\_\_\_\_\_(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 9944	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Representing: Capital One			Northland Group PO Box 390905 Minneapolis MN 55439				
Account No:  Creditor # : 9  Chase PO Box 15298 Wilmington DE 19850			Credit		X		\$ 20,315.00
Account No:  Creditor # : 10  Choice Recovery  PO Box 20790  Columbus OH 43220			Collections Original Creditor - Mannetti Psyd.		X		\$ 175.00
Account No:  Creditor # : 11  Choice Recovery  PO Box 20790  Columbus OH 43220			Collections Original Creditor - Advanced Health Services		X		\$ 459.00
Account No:  Creditor # : 12  Collection Professionals 723 1st St  La Salle IL 61301			Collections Original Creditor - HR Imaging Partners		X		\$ 49.00
Sheet No. 2 of 7 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabilit	on Su	Tota mma	al \$ ry of	\$ 20,998.00

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B6F (Official Form 6F) (12/07) - Cont.

In re Michael R. Infusino	,	Ca
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ase No. \_\_\_\_\_\_(if known)

# Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband -Wife Joint Community	Contingent	× Unliquidated	Disputed	Amount of Claim \$ 248.12
Account No: 9699  Creditor # : 13  Convergent Outsourcing  PO Box 9004  Renton WA 98057-9004			Collections Original Creditor - Comcast		X		\$ 248.12
Account No: 9275  Creditor # : 14  Credit Collection Services Two Wells Avenue Newton Center MA 02459			Collections Original Creditor - Progressive Universal Insurance Co.		х		\$ 149.12
Account No:  Creditor # : 15  Darien Woodridge Fire Dept.  PO Box 88850  Carol Stream IL 60188			Services		х		\$ 1,105.00
Account No:  Creditor # : 16  Edward Hospital  801 S. Washington St.  Naperville IL 60540			Medical Bills		x		\$ 10,000.00
Account No:  Creditor # : 17  Events and Adventures 180 N. Stetson Suite 3500 Chicago IL 60601			Services		X		Unknown
Sheet No. 3 of 7 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched	to S	chedule of  (Use only on last page of the completed Schedule F. Report also o Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sun	Tota nma	al \$	\$ 11,502.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	<i>Michael</i>	R.	Infusino	
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Debtor(s)

Case	No.
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(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent		Disputed	Amount of Claim
Account No:  Creditor # : 18  Ford Credit  PO Box 542000  Omaha NE 68154	Х		Credit		X		\$ 2,723.00
Account No:  Representing:  Ford Credit			Freedman Anselmo Lindberg LLC PO Box 3228 Naperville IL 60566				
Account No:  Creditor # : 19 Freedom Life Insurance Co. 3100 Burnett Plaza 801 Cherry Street, Unit 33 Fort Worth TX 76102			Insurance		х		\$ 109.75
Account No:  Creditor # : 20  Labaratory Pathology Diagnostics  Department 4387  Carol Stream IL 60122-4387			Medical Bills		X		\$ 58.50
Account No:  Creditor # : 21  MEDical Business Bureau, LLC  1460 Renaissance D 400  Park Ridge IL 60068			Collections Original Creditor - Dupage Valley Anesth.		X		\$ 459.00
Sheet No. 4 of 7 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	Γ <b>ota</b> nmar	l \$ y of	\$ 3,350.25

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ln	re	Michael	R.	Infusino
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Debtor(s)

Case	No.
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(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated		Amount of Claim
Account No:  Creditor # : 22  MEDical Recovery Specialists 2250 E. Devon Ave.  Ste. 352  Des Plaines IL 60018			Collections Original Creditor - Edward Hospital		X		\$ 1,437.57
Account No:  Creditor # : 23  Merchants Credit Guide  233 W. Jackson Blvd  Chicago IL 60606-6908			Collections Original Creditor - Central Dupage Hospital		X		\$ 271.50
Account No: 9504  Creditor # : 24  Merchants Credit Guide 233 W. Jackson Blvd Chicago IL 60606-6908			Collections Original Creditor - Edward Hospital		X		\$ 6,098.00
Account No:  Creditor # : 25  Naperville Radiologists 6910 S. Madison St. Willowbrook IL 60527-5504			Medical Bills		X		\$ 390.57
Account No:  Creditor # : 26 Portfolio Recovery PO Box 12914 Norfolk VA 23541			Credit Case No. 11SC3518		X		\$ 3,449.00
Sheet No5 of7 continuation sheets attached to the continuation sheet she	iched t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabiliti	on Sui	Tota mma	<b>il\$</b> y of	\$ 11,646.64

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In r	e Mi	chael	R.	Infusino
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Debtor(s)

Case 1	No.
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(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No:  Representing:	_	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  Freedman Anselmo Lindberg LLC PO Box 3228 Naperville IL 60566	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 27 Recovery Partners 4151 N. Marshall Way Ste. 12	-		Collections Original Creditor - Naperville Imaging Center		x		\$ 193.00
Account No:  Creditor # : 28 State Collection Service 2509 S. Stoughton Rd Madison WI 53716	-		Collections Original Creditor - Apria Healthcare		X		\$ 34.00
Account No: 0587  Creditor # : 29  Target PO Box 660170  Dallas TX 75266-0170			Credit Case #14 SC 536		X		\$ 789.73
Account No: 0587  Representing:  Target	_		Meyer & Njus, PA 1100 US Bank Plaza 200 S. 6th St. Minneapolis MN 55402				
Sheet No. 6 of 7 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed to	) O Sc	Chedule of  (Use only on last page of the completed Schedule F. Report als Schedules and, if applicable, on the Statistical Summary of Certain Liabi	o on Su	Tota mma	al \$ ry of	\$ 1,016.73

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In re Michael R. Infusino	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 30  TD Bank USA/Target  PO Box 673 Minneapolis MN 55440			Credit 14SC3536		X		\$ 789.73
Account No:  Representing:  TD Bank USA/Target			Meyer & Njus, PA 33 N. Dearborn St., Ste 1301 Chicago IL 60602				
Account No: 4621  Creditor # : 31  Walgreen Medical Supply 18861 90th Avenue Suite D  Mokena IL 60448-8178			Medical Bills		X	•	\$ 69.99
Account No:							
Account No:							
Sheet No. 7 of 7 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	o So	chedule of  (Use only on last page of the completed Schedule F. Repor Schedules and, if applicable, on the Statistical Summary of Certain I	t also on Sur	Γot nma	al \$ iry of	\$ 859.72 \$ 54,834.69

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n re <i>Michael R.</i>	Infusino	/ Debtor	Case No.	
-		-		(if known)

# SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Michael R. Infusino	/ Debtor	Case No.	
		-	(if known)

### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Melissa Infusino 747 Berkshire Court Downers Grove IL 60516	Ford Credit PO Box 542000 Omaha NE 68154
DOWNELD GLOVE II GOSTO	

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Fill in this information to identify	your case:				
Debtor 1 Michael R. Infusino					
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	NORTHERN District o	f ILLINOIS			
Case number				Check if	this is:
(If known)				An ar	mended filing
					pplement showing post-petition
Official Form P.61				cnapt	ter 13 income as of the following date:
Official Form B 6I				MM / D	DD / YYYY
Schedule I: You	ır Income				12/13
supplying correct information. If yo	ou are married and not filingse is not filingse is not filing with you, of top of any additional pag	ng jointly, and you do not include info	r spouse rmation a	e is living with about your sp	tor 2), both are equally responsible for you, include information about your spouse ouse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employe	d		Employed  Not employed
Include part-time, seasonal, or self-employed work.		Sales			_
Occupation may Include student or homemaker, if it applies.	Occupation	Gaics			
	Employer's name	Agave Napervil	lle, LLC		
	Employer's address	Niverbase Office of			Northern Charact
		Number Street			Number Street
		City	State Z	ZIP Code	City State ZIP Code
	How long employed ther	e? 3 months			•
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated.		1. If you have nothin	g to repo	rt for any line, v	write \$0 in the space. Include your non-filing
If you or your non-filing spouse habelow. If you need more space, at	ave more than one employe	,	mation fo	r all employers	for that person on the lines
,,			1	For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			2. \$	1724.67	\$ 0.00
3. Estimate and list monthly over	time pay.		3. <b>+</b> \$_	0.00	+ \$0.00_
4. Calculate gross income. Add lii	ne 2 + line 3.		4. \$_	1724.67	\$0.00_
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Michael R. Infusino Debtor 1

Document

Last Name

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Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 0.00 1724.67 Copy line 4 here..... 5. List all payroll deductions: 0.00 294.67 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: 5h. 0.00 294.67 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 1430.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 0.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 1,430.00 1430.00 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 1430.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill in this information to identify your case:			
Debtor 1  Michael R. Infusino First Name  Debtor 2 (Spouse, if filing) First Name  United States Bankruptcy Court for the: NORTHERN  District of ILLINOIS  Case number (If known)  Official Form B 6J  Schedule J: Your Expenses	expenses as o  MM / DD / YYYYY  A separate filir maintains a se	showing post- f the following —— ng for Debtor 2 parate househ	because Debtor 2 hold 12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form.			
(if known). Answer every question.  Part 1: Describe Your Household			
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?  Do not list Debtor 1 and  No  Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2. each dependent  Do not state the dependents' names.	Son	10	V No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.  Include expenses paid for with non-cash government assistance if you	ntal Schedule J, check the box at the	-	-
of such assistance and have included it on Schedule I: Your Income (Of		Your exper	nses
<ol> <li>The rental or home ownership expenses for your residence. Include f any rent for the ground or lot.</li> </ol>	irst mortgage payments and 4.	\$	0.00
If not included in line 4:			0.00
4a. Real estate taxes	4a.	\$	23.00
4b. Property, homeowner's, or renter's insurance	4b.	\$	0.00
4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues	4c.	Φ \$	0.00

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Debtor 1

Michael R. Infusino

First Name Middle Name Last Name

Case number (if known)\_

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:	σ.		
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	230.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	300.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$\$	100.00
Personal care products and services	10.	\$	40.00
Medical and dental expenses	11.	\$	100.00
Transportation. Include gas, maintenance, bus or train fare.		Ψ	0.00
Do not include car payments.	12.	\$	0.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4. Charitable contributions and religious donations	14.	\$	0.00
5. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	80.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
9. Other payments you make to support others who do not live with you.  Specify: Child support	19.	\$	450.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20u. 20e.	\$	

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ne e			
	21.	+\$	0.00
I.	22.	\$	1423.00
co) from Cohodula I	00-	\$	1430.00
	23a. 23b.	-\$	1423.00
monthly income.	23c.	\$	7.00
our car loan within the year or do you expect your	employm	nent his expe	enses will like
1	ne) from Schedule I.  above.  monthly income.  r expenses within the year after you file this form?  our car loan within the year or do you expect your use of a modification to the terms of your mortgage?	ne) from Schedule I.  23a.  above.  23b.  monthly income.  23c.  r expenses within the year after you file this form?  our car loan within the year or do you expect your use of a modification to the terms of your mortgage?	series of a modification to the terms of your mortgage?

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re 1	Michael R.	Infusino	Case No.	
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 3,000.01		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 54,834.69	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,430.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,423.00
тот	AL	19	\$ 3,000.01	\$ 54,834.69	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Michael</i>	R.	Infusino			Case No.	
					Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ O. OO
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ O. OO
TOTAL	\$ O. OO

### State the following:

Average Income (from Schedule I, Line 12)	\$1,430.00
Average Expenses (from Schedule J, Line 22)	\$ 1,423.00
Current Monthly Income (from Form 22A-1 Line 11: OR. Form 22B Line 14: OR. Form 22C-1 Line 14)	\$ 1,542.16

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 54,834.69
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 54,834.69

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In re Michael R. Infusino	Case No.
Debtor	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	DECEARATIO	N ONDER PENALTY OF PERSONY BY AN INDIVIDUAL DEBTOR
	are under penalty of perjury that I have at to the best of my knowledge, informa	read the foregoing summary and schedules, consisting of
Date:	12/31/2014	Signature /s/ Michael R. Infusino  Michael R. Infusino
		[If joint case, both spouses must sign.]

 $Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$ 

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# Document Page 31 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:Michael R. Infusino	Case No.
Debtor	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

 $\bowtie$ 

Year to date:11331 Wages and net income from limo driving. No longer

Last Year: 6272 driving limo.

Year before:19954 Wages and net income from limo driving.

Wages and net income from limo driving.

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 $\boxtimes$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

TD Bank v. Debtor

14SC3536

Collectionnn

DuPage

Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Arthur W. Rummler

Address:

799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137 Date of Payment: 9/2014

DATE OF PAYMENT,

\$1,700.00

AMOUNT OF MONEY OR

Payor: Michael R. Infusino

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE
OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

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Document Page 34 of 42 TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER

NAME AND ADDRESS OF INSTITUTION

AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Institution: Chase (closed by

bank) Address: Account Type and No .:

checking

Final Balance: account was at zero. Inactive at time of closing.

July 2014

### 12. Safe deposit boxes

None  $\boxtimes$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

None  $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None  $\boxtimes$ 

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None  $\boxtimes$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None  $\boxtimes$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None  $\boxtimes$ 

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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J and Debtor	all businesses in whic commencment of this case.  G Limousine		, , ,	ers, nature of the businesses, and beg or equity securities within six years in NATURE OF BUSINESS  Limousine driver	
NAME	all businesses in whic	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.	ed 5 percent or more of the voting	or equity securities within six years in	mmediately preceding the
NIANAT	all businesses in whic		, , ,	, ,	
	16 th				
;	If the debtor is a	a partnership, list the names, addre	esses, taxpayer identification numb	ers, nature of the businesses, and beg or equity securities, within six years in	inning and ending dates of
None i	a. If the debtor is an indi businesses in which the self-employed in a trade,	debtor was an officer, director, part profession, or other activity either f	tner, or managing executive of a full- or part-time within six years	ure of the businesses, and beginning corporation, partner in a partnership, immediately preceding the commence	sole proprietor, or was ment of this case, or in
		inistrative proceedings, including sett d address of the governmental unit that		ironmental Law, with respect to which and the docket number.	the debtor is or was a
		dress of every site for which the d the notice was sent and the date of the		nmental unit of a release of Hazardo	us Material. Indicate the

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\boxtimes$ 

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	12/31/2014	Signature /s/ Michael R. Infusino
		of Debtor
Date		Signature
		of Joint Debtor
		(if any)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
In re <i>Michael R. Infusino</i>		Case No. Chapter 7
CHA		ON .
Attach additional pages if necessary.)	e. (Part A must be completed for EACH debt which is secur	red by property of the estate.
Property No.  Creditor's Name:  None	Describe Property Secu	ring Debt :
Property will be (check one):  Surrendered Retained  If retaining the property, I intend to (check at least one)  Redeem the property Reaffirm the debt Other. Explain  Property is (check one): Claimed as exempt Not claimed	(for	example, avoid lien using 11 U.S.C § 522 (f)).
Part B - Personal property subject to unexpired le additional pages if necessary.)  Property No.	leases. (All three columns of Part B must be completed for	each unexpired lease. Attach
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that the abo and/or personal property subject to an unexp	Signature of Debtor(s) ove indicates my intention as to any property of my expired lease.	state securing a debt
Date: <u>12/31/2014</u>	Debtor: /s/ Michael R. Infusino	
Date:	Joint Debtor:	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Michael R. I	Infusino			Case No. Chapter	
				/ Debtor		
	Attorney for Debtor:	Arthur W.	Rummler			

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 12/31/2014 Respectfully submitted,

X /s/ Arthur W. Rummler
Attorney for Petitioner: Arthur W. Rummler

Law Offices of Arthur W. Rummler 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn IL 60137 630-229-2313 Case 14-46168 Doc 1 Filed 12/31/14 Entered 12/31/14 09:48:06 Desc Main

# UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Michael R. Infusino	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Arthur W. Rummler	
VERIFICATI	ON OF CREDITOR MATRIX
VERTIONI	ON OF OREDITOR MATRIX
The above named Debtor(s) hereby	verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 12/31/2014	/s/ Michael R Infusino

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664 N. Milwaukee Avenue Prospect Heights, IL 60070

Advocate Health Care 1901 S. Meyers Villa Park, IL 60181

American Collections 919 Estes Ct. Schaumburg, IL 60193

American Independent Business Coalition 1819 Clarkson Road Suite 301 Chesterfield, MO 63017

Apria Healthcare PO Box 802017 Chicago, IL 60680-2017

Arthur W. Rummler 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137

ATG Credit 1700 West Cortland Street Ste. 201 Chicago, IL 60622

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Chase PO Box 15298 Wilmington, DE 19850

Choice Recovery PO Box 20790 Columbus, OH 43220

Collection Professionals 723 1st St La Salle, IL 61301

Convergent Outsourcing PO Box 9004 Renton, WA 98057-9004

Credit Collection Services Two Wells Avenue Newton Center, MA 02459

Darien Woodridge Fire Dept. PO Box 88850 Carol Stream, IL 60188

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Naperville, IL 60540

Events and Adventures 180 N. Stetson Suite 3500 Chicago, IL 60601

Ford Credit PO Box 542000 Omaha, NE 68154

Freedman Anselmo Lindberg LLC PO Box 3228 Naperville, IL 60566

Freedom Life Insurance Co. 3100 Burnett Plaza 801 Cherry Street, Unit 33 Fort Worth, TX 76102

Michael R. Infusino 531 Bighorn Road Apartment 107 Naperville, IL 60563

Labaratory Pathology Diagnostics Department 4387 Carol Stream, IL 60122-4387

MEDical Business Bureau, LLC 1460 Renaissance D 400 Park Ridge, IL 60068

MEDical Recovery Specialists 2250 E. Devon Ave. Ste. 352 Des Plaines, IL 60018

Melissa Infusino 747 Berkshire Court Downers Grove, IL 60516

Merchants Credit Guide 233 W. Jackson Blvd Chicago, IL 60606-6908

Meyer & Njus, PA 1100 US Bank Plaza 200 S. 6th St. Minneapolis, MN 55402

Meyer & Njus, PA 33 N. Dearborn St., Ste 1301

Chicago, IL 60602

Naperville Radiologists 6910 S. Madison St. Willowbrook, IL 60527-5504

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PO Box 390905

Minneapolis, MN 55439

Portfolio Recovery PO Box 12914 Norfolk, VA 23541

Recovery Partners 4151 N. Marshall Way Ste. 12 Scottsdale, AZ 85251

State Collection Service 2509 S. Stoughton Rd Madison, WI 53716

Target PO Box 660170 Dallas, TX 75266-0170

TD Bank USA/Target PO Box 673 Minneapolis, MN 55440

Walgreen Medical Supply 18861 90th Avenue Suite D Mokena, IL 60448-8178